

5-775-07182-0045297-010-000-100-000-000

DOLORES CEPEDA  
177 DEXTER ST FL 1  
PROVIDENCE RI 02907-2404

If you have questions or concerns about your statement, please contact us at 1-800-495-7166 between the hours of 8 a.m. - 9 p.m. CT Monday through Thursday, 8:30 a.m. - 5 p.m. CT Friday, and 10 a.m. - 4 p.m. CT Saturday.  
[www.fayservicing.com](http://www.fayservicing.com)

Account Number	181065
Payment Due Date	02/01/2018
Amount Due	\$9,752.65
If payment is received after 02/16/2018, \$74.41 late fee will be charged.	

Property Address:  
177 DEXTER ST  
PROVIDENCE RI 02907

Account Information		Explanation of Amount Due				
Outstanding Principal	\$253,383.35	Principal	\$281.95			
Current Interest Rate	5.75000%	Interest	\$1,206.16			
Escrow Balance	(\$1,708.14)	Escrow (for Taxes and/or Insurance)	\$346.11			
		Regular Monthly Payment	\$1,834.22			
		Overdue Payments	\$11,069.16			
		Total Fees Charged	\$249.47			
		Suspense (Unapplied Funds)	(\$3,400.20)			
		Total Amount Due	\$9,752.65			
<p>Partial Payments are not applied to your mortgage, but instead are held in a separate unapplied account. If you pay the balance of a partial payment, the unapplied funds will then be added to your mortgage. Adverse credit reporting, late charges and property inspections may occur as a result of the delinquency.</p>						
				Past Payments Breakdown		
					Since Last Statement	Paid Year to Date
				Principal	\$0.00	\$0.00
				Interest	\$0.00	\$0.00
				Escrow (for Taxes & Insurance)	\$0.00	\$0.00
				Suspense (Unapplied Funds)	\$1,602.75	\$0.00
				Fees	\$0.00	\$0.00
				Total	\$1,602.75	\$0.00

Delinquency Notice

**You are late on your monthly payments.** Failure to bring the account current may result in additional fees or expenses, and in certain instances, you may risk foreclosure - the loss of your home. The amount needed to cure the delinquency is \$9,752.65. If you are unable to pay this amount, please call your account manager to explore your options.

As of January 10, 2018, you are 162 days delinquent on your mortgage loan.

- Payment Due: 08/01/2017 Unpaid balance of \$0.00
- Payment Due: 09/01/2017 Unpaid balance of \$1,855.50
- Payment Due: 10/01/2017 Unpaid balance of \$1,855.50
- Payment Due: 11/01/2017 Unpaid balance of \$1,834.22
- Payment Due: 12/01/2017 Unpaid balance of \$1,834.22
- Payment Due: 01/01/2018 Unpaid balance of \$1,834.22

Total: **\$9,752.65 - You must pay this amount to bring your loan current.**

**We may report information about your account to credit bureaus.** Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

If you are experiencing financial difficulty, see back for information about home ownership counseling.

The total amount due includes fees and other charges in the amount of \$249.47.

DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT

FAYSERVICING

DOLORES CEPEDA

Account Number	Due Date	Regular Payment	Past Due	Other Amounts	Total Due
181065	02/01/2018	\$1,834.22	\$11,069.16	\$249.47	\$9,752.65

Amount Due	
Due By 02/01/2018:	\$9,752.65
If payment is received after 02/16/2018, \$74.41 late fee will be charged.	
Additional Principal	\$
Additional Escrow	\$
Total Amount Enclosed	\$

FAYSERVICING

PO Box 88009  
Chicago, IL 60680-1009



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Important information To Help Us Serve You Better

<b>Payments by Phone</b> (800) 495-7166	<b>Payments Online</b> www.fayservicing.com
<b>Payments via Overnight or Express Mail</b> Fay Servicing Attn: Payment Processing 3000 Kellway Drive, Ste. 150 Carrollton, TX 75006 <small>Payments cannot be made in person at this location</small>	<b>Correspondence</b> Fay Servicing P.O. Box 809441 Chicago, IL 60680-9441
<i>Remember to include your name and account number on all payment remittances and written correspondence.</i>	

Payments by Phone

Fay Servicing's Pay-by-phone option makes it possible to make your loan payment by using your touchtone telephone. This service is available to you 24 hours a day, 7 days a week. Simply call the toll-free number 1-800-495-7166 to perform real-time, confidential mortgage payment transactions. And you can call as often as you like, there's no charge for the call or transaction.

Payments Online

Fay Servicing Online Mortgage Payment, free with your online account, can save you time and money with the click of a mouse. Pay your mortgage online and skip paper checks and stamps. Set up your payment in minutes. (Return each month to make your payments, or set up automated recurring payments for convenience.)

MoneyGram Express Payment

MoneyGram ExpressPayment ensures same-day delivery of your payment to Fay Servicing. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Fay Servicing loan number. The Fay Servicing Receive Code is 15055. All ExpressPayment transactions require cash. The agent will charge a fee for this service. Fay Servicing does not charge a fee for this service.

Activity Since Your Last Statement (12/12/2017 - 01/10/2018)			
Date	Description	Charges	Payments
12/14/17	PAYMENT APPLIED		\$1,602.75
12/15/17	HAZARD INS PAID		-\$1,066.00
12/19/17	PROPERTY PRESERVATIO	\$12.50	
12/23/17	TOWNSHIP TAX PAID		-\$748.71
12/30/17	INTEREST ON ESCROW		\$0.04
01/02/18	LATE CHARGE WAIVED	-\$249.47	

HUD-approved housing counselors are available at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling 1-800-569-4287.

Complaints: As of July 1, 2017, Fay Servicing, LLC will no longer accept Requests for Information or Notices of Error by email. All Requests for Information and Notices of Error must be submitted to:

Fay Servicing, LLC  
901 S. 2nd Street, Suite 201  
Springfield, IL 62704

Fay Servicing is a debt collector, and information you provide to us will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay under the United States Bankruptcy Code, this is being provided for informational purposes only and does not constitute an attempt to collect a debt or impose personal liability. Our office hours are Monday-Thursday 8 a.m. - 9 p.m. Friday 8:30 a.m. - 5 p.m., and Saturday 10 a.m. - 4 p.m. CST. Call today: 1-800-495-7166. NMLS ID#88244. NC residents: Fay Servicing, LLC, NC Permit Number 112302, 440 S. LaSalle St., Suite 2000, Chicago, IL 60605-6011.



P.O. Box 619063  
Dallas, TX 75261-9063

Mortgage Statement  
Statement Date 02/10/2018

9-775-07327-0045585-010-000-100-000-000

DOLORES CEPEDA  
177 DEXTER ST FL 1  
PROVIDENCE RI 02907-2404

If you have questions or concerns about your statement, please contact us at 1-800-495-7166 between the hours of 8 a.m. - 9 p.m. CT Monday through Thursday, 8:30 a.m. - 5 p.m. CT Friday, and 10 a.m. - 4 p.m. CT Saturday.  
[www.fayservicing.com](http://www.fayservicing.com)

Account Number	181065
Payment Due Date	03/01/2018
Amount Due	\$11,586.87
If payment is received after 03/16/2018, \$74.41 late fee will be charged.	

Property Address:  
177 DEXTER ST  
PROVIDENCE RI 02907

Account Information		Explanation of Amount Due	
Outstanding Principal	\$253,383.35	Principal	\$283.30
Current Interest Rate	5.75000%	Interest	\$1,204.81
Escrow Balance	(\$1,708.14)	Escrow (for Taxes and/or Insurance)	\$346.11
		Regular Monthly Payment	\$1,834.22
		Overdue Payments	\$12,903.38
		Total Fees Charged	\$249.47
		Suspense (Unapplied Funds)	(\$3,400.20)
		Total Amount Due	\$11,586.87
Partial Payments are not applied to your mortgage, but instead are held in a separate unapplied account. If you pay the balance of a partial payment, the unapplied funds will then be added to your mortgage. Adverse credit reporting, late charges and property inspections may occur as a result of the delinquency.		Past Payments Breakdown	
			Since Last Statement    Paid Year to Date
		Principal	\$0.00    \$0.00
		Interest	\$0.00    \$0.00
		Escrow (for Taxes & Insurance)	\$0.00    \$0.00
		Suspense (Unapplied Funds)	\$0.00    \$0.00
		Fees	\$0.00    \$0.00
		Total	\$0.00    \$0.00

### Delinquency Notice

**You are late on your monthly payments.** Failure to bring the account current may result in additional fees or expenses, and in certain instances, you may risk foreclosure - the loss of your home. The amount needed to cure the delinquency is \$11,586.87. If you are unable to pay this amount, please call your account manager to explore your options.

As of February 10, 2018, you are 193 days delinquent on your mortgage loan.

- Payment Due: 09/01/2017 Unpaid balance of \$1,855.50
- Payment Due: 10/01/2017 Unpaid balance of \$1,855.50
- Payment Due: 11/01/2017 Unpaid balance of \$1,834.22
- Payment Due: 12/01/2017 Unpaid balance of \$1,834.22
- Payment Due: 01/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 02/01/2018 Unpaid balance of \$1,834.22

Total: **\$11,586.87 - You must pay this amount to bring your loan current.**

**We may report information about your account to credit bureaus.** Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

If you are experiencing financial difficulty, see back for information about home ownership counseling.

The total amount due includes fees and other charges in the amount of \$249.47.

If a foreclosure sale date has been scheduled, you must reinstate your loan or make other payment arrangement prior to the foreclosure sale date to avoid foreclosure. Please call us at 1-800-495-7166 to obtain the amount necessary to reinstate your loan.

DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT

FAY SERVICING  
DOLORES CEPEDA

Account Number	Due Date	Regular Payment	Past Due	Other Amounts	Total Due
181065	03/01/2018	\$1,834.22	\$12,903.38	\$249.47	\$11,586.87

Amount Due	
Due By 03/01/2018:	\$11,586.87
If payment is received after 03/16/2018, \$74.41 late fee will be charged.	
Additional Principal	\$
Additional Escrow	\$
Total Amount Enclosed	\$

FAY SERVICING  
PO Box 88009  
Chicago, IL 60680-1009



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Important information to help us serve you better

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<b>Payments via Overnight or Express Mail</b> Fay Servicing Attn: Payment Processing 3000 Kellway Drive, Ste. 150 Carrollton, TX 75006 <small>Payments cannot be made in person at this location</small>	<b>Correspondence</b> Fay Servicing P.O. Box 809441 Chicago, IL 60680-9441
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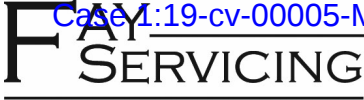
Activity Since Your Last Statement (01/11/2018 - 02/10/2018)			
Date	Description	Charges	Payments
12/29/17	INS.FEDEX	\$65.64	
01/15/18	PROPERTY PRESERVATIO	\$12.50	

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Fay Servicing, LLC  
901 S. 2nd Street, Suite 201  
Springfield, IL 62704

Fay Servicing is a debt collector, and information you provide to us will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay under the United States Bankruptcy Code, this is being provided for informational purposes only and does not constitute an attempt to collect a debt or impose personal liability. Our office hours are Monday-Thursday 8 a.m. - 9 p.m. Friday 8:30 a.m. - 5 p.m., and Saturday 10 a.m. - 4 p.m. CST. Call today: 1-800-495-7166. NMLS ID#88244. NC residents: Fay Servicing, LLC, NC Permit Number 112302, 440 S. LaSalle St., Suite 2000, Chicago, IL 60605-6011.



P.O. Box 619063  
Dallas, TX 75261-9063

Mortgage Statement  
Statement Date 03/10/2018

0-775-07486-0044801-009-000-100-000-000

DOLORES CEPEDA  
177 DEXTER ST FL 1  
PROVIDENCE RI 02907-2404

If you have questions or concerns about your statement, please contact us at 1-800-495-7166 between the hours of 8 a.m. - 9 p.m. CT Monday through Thursday, 8:30 a.m. - 5 p.m. CT Friday, and 10 a.m. - 4 p.m. CT Saturday.  
[www.fayservicing.com](http://www.fayservicing.com)

Account Number	181065
Payment Due Date	04/01/2018
Amount Due	\$13,421.09

If payment is received after 04/16/2018, \$74.41 late fee will be charged.

Property Address:  
177 DEXTER ST  
PROVIDENCE RI 02907

Account Information			
Outstanding Principal	\$253,383.35		
Current Interest Rate	5.75000%		
Escrow Balance	(\$1,708.14)		
<p>Partial Payments are not applied to your mortgage, but instead are held in a separate unapplied account. If you pay the balance of a partial payment, the unapplied funds will then be added to your mortgage. Adverse credit reporting, late charges and property inspections may occur as a result of the delinquency.</p>			
		Explanation of Amount Due	
		Principal	\$284.66
		Interest	\$1,203.45
		Escrow (for Taxes and/or Insurance)	\$346.11
		<b>Regular Monthly Payment</b>	<b>\$1,834.22</b>
		Overdue Payments	\$14,737.60
		Total Fees Charged	\$249.47
		Suspense (Unapplied Funds)	(\$3,400.20)
<b>Total Amount Due</b>	<b>\$13,421.09</b>		
Past Payments Breakdown			
	Since Last Statement	Paid Year to Date	
Principal	\$0.00	\$0.00	
Interest	\$0.00	\$0.00	
Escrow (for Taxes & Insurance)	\$0.00	\$0.00	
Suspense (Unapplied Funds)	\$0.00	\$0.00	
Fees	\$0.00	\$0.00	
<b>Total</b>	<b>\$0.00</b>	<b>\$0.00</b>	

Delinquency Notice	
<p><b>You are late on your monthly payments.</b> Failure to bring the account current may result in additional fees or expenses, and in certain instances, you may risk foreclosure - the loss of your home. The amount needed to cure the delinquency is \$13,421.09. If you are unable to pay this amount, please call your account manager to explore your options.</p> <p>As of March 10, 2018, you are 221 days delinquent on your mortgage loan.</p> <ul style="list-style-type: none"><li>Payment Due: 10/01/2017 Unpaid balance of \$1,855.50</li><li>Payment Due: 11/01/2017 Unpaid balance of \$1,834.22</li><li>Payment Due: 12/01/2017 Unpaid balance of \$1,834.22</li><li>Payment Due: 01/01/2018 Unpaid balance of \$1,834.22</li><li>Payment Due: 02/01/2018 Unpaid balance of \$1,834.22</li><li>Payment Due: 03/01/2018 Unpaid balance of \$1,834.22</li></ul> <p>Total: <b>\$13,421.09</b> - You must pay this amount to bring your loan current.</p> <p>We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.</p> <p>If you are experiencing financial difficulty, see back for information about home ownership counseling.</p> <p>The total amount due includes fees and other charges in the amount of \$249.47.</p> <p>If a foreclosure sale date has been scheduled, you must reinstate your loan or make other payment arrangement prior to the foreclosure sale date to avoid foreclosure. Please call us at 1-800-495-7166 to obtain the amount necessary to reinstate your loan.</p>	

DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT



Account Number	Due Date	Regular Payment	Past Due	Other Amounts	Total Due
181065	04/01/2018	\$1,834.22	\$14,737.60	\$249.47	\$13,421.09

Amount Due	
Due By 04/01/2018:	\$13,421.09
If payment is received after 04/16/2018, \$74.41 late fee will be charged.	
Additional Principal	\$
Additional Escrow	\$
Total Amount Enclosed	\$



PO Box 88009  
Chicago, IL 60680-1009



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Important information to help us serve you better

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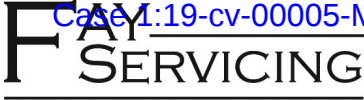
Activity Since Your Last Statement (02/11/2018 - 03/10/2018)			
Date	Description	Charges	Payments
12/29/17	INS.FEDEX	\$65.64	
02/20/18	PROPERTY PRESERVATIO	\$12.50	

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Springfield, IL 62704

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P.O. Box 619063  
Dallas, TX 75261-9063

Mortgage Statement  
Statement Date 04/10/2018

5-775-07653-0044071-009-000-100-000-000

DOLORES CEPEDA  
177 DEXTER ST FL 1  
PROVIDENCE RI 02907-2404

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[www.fayservicing.com](http://www.fayservicing.com)

Account Number	181065
Payment Due Date	05/01/2018
Amount Due	\$15,255.31

If payment is received after 05/16/2018, \$74.41 late fee will be charged.

Property Address:  
177 DEXTER ST  
PROVIDENCE RI 02907

Account Information		Explanation of Amount Due	
Outstanding Principal	\$253,383.35	Principal	\$286.03
Current Interest Rate	5.75000%	Interest	\$1,202.08
Escrow Balance	(\$2,456.85)	Escrow (for Taxes and/or Insurance)	\$346.11
		Regular Monthly Payment	\$1,834.22
		Overdue Payments	\$16,571.82
		Total Fees Charged	\$249.47
		Suspense (Unapplied Funds)	(\$3,400.20)
		Total Amount Due	\$15,255.31
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Past Payments Breakdown			
		Since Last Statement	Paid Year to Date
Principal		\$0.00	\$0.00
Interest		\$0.00	\$0.00
Escrow (for Taxes & Insurance)		\$0.00	\$0.00
Suspense (Unapplied Funds)		\$0.00	\$0.00
Fees		\$0.00	\$0.00
Total		\$0.00	\$0.00

**Delinquency Notice**

**You are late on your monthly payments.** Failure to bring the account current may result in additional fees or expenses, and in certain instances, you may risk foreclosure - the loss of your home. The amount needed to cure the delinquency is \$15,255.31. If you are unable to pay this amount, please call your account manager to explore your options.

As of April 10, 2018, you are 252 days delinquent on your mortgage loan.

- Payment Due: 11/01/2017 Unpaid balance of \$1,834.22
- Payment Due: 12/01/2017 Unpaid balance of \$1,834.22
- Payment Due: 01/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 02/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 03/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 04/01/2018 Unpaid balance of \$1,834.22

Total: **\$15,255.31 - You must pay this amount to bring your loan current.**

**We may report information about your account to credit bureaus.** Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

If you are experiencing financial difficulty, see back for information about home ownership counseling.

The total amount due includes fees and other charges in the amount of \$249.47.

If a foreclosure sale date has been scheduled, you must reinstate your loan or make other payment arrangement prior to the foreclosure sale date to avoid foreclosure. Please call us at 1-800-495-7166 to obtain the amount necessary to reinstate your loan.

DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT



DOLORES CEPEDA

Account Number	Due Date	Regular Payment	Past Due	Other Amounts	Total Due
181065	05/01/2018	\$1,834.22	\$16,571.82	\$249.47	\$15,255.31

Amount Due	
Due By 05/01/2018:	\$15,255.31
If payment is received after 05/16/2018, \$74.41 late fee will be charged.	
Additional Principal	\$
Additional Escrow	\$
Total Amount Enclosed	\$



PO Box 88009  
Chicago, IL 60680-1009



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Important information To Help Us Serve You Better

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Activity Since Your Last Statement (03/11/2018 - 04/10/2018)			
Date	Description	Charges	Payments
03/20/18	PROPERTY PRESERVATIO	\$12.50	
03/22/18	TOWNSHIP TAX PAID		-\$748.71

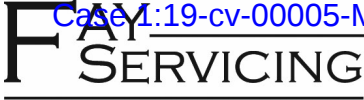
HUD-approved housing counselors are available at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling 1-800-569-4287.

Complaints: As of July 1, 2017, Fay Servicing, LLC will no longer accept Requests for Information or Notices of Error by email. All Requests for Information and Notices of Error must be submitted to:

Fay Servicing, LLC  
901 S. 2nd Street, Suite 201  
Springfield, IL 62704

Fay Servicing is a debt collector, and information you provide to us will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay under the United States Bankruptcy Code, this is being provided for informational purposes only and does not constitute an attempt to collect a debt or impose personal liability. Our office hours are Monday-Thursday 8 a.m. - 9 p.m. Friday 8:30 a.m. - 5 p.m., and Saturday 10 a.m. - 4 p.m. CST. Call today: 1-800-495-7166. NMLS ID#88244. NC residents: Fay Servicing, LLC, NC Permit Number 112302, 440 S. LaSalle St., Suite 2000, Chicago, IL 60605-6011.





P.O. Box 619063  
Dallas, TX 75261-9063

**Mortgage Statement**  
Statement Date 05/10/2018

9-775-07803-0046058-010-000-100-000-000

DOLORES CEPEDA  
177 DEXTER ST FL 1  
PROVIDENCE RI 02907-2404

If you have questions or concerns about your statement, please contact us at 1-800-495-7166 between the hours of 8 a.m. - 9 p.m. CT Monday through Thursday, 8:30 a.m. - 5 p.m. CT Friday, and 10 a.m. - 4 p.m. CT Saturday.  
[www.fayservicing.com](http://www.fayservicing.com)

Account Number	181065
Payment Due Date	06/01/2018
Amount Due	\$17,089.53

*If payment is received after 06/16/2018, \$74.41 late fee will be charged.*

Property Address:  
177 DEXTER ST  
PROVIDENCE RI 02907

Account Information		Explanation of Amount Due	
Outstanding Principal	\$253,383.35	Principal	\$287.40
Current Interest Rate	5.75000%	Interest	\$1,200.71
Escrow Balance	(\$2,456.85)	Escrow (for Taxes and/or Insurance)	\$346.11
		Regular Monthly Payment	\$1,834.22
		Overdue Payments	\$18,406.04
		Total Fees Charged	\$249.47
		Suspense (Unapplied Funds)	(\$3,400.20)
		Total Amount Due	\$17,089.53
Partial Payments are not applied to your mortgage, but instead are held in a separate unapplied account. If you pay the balance of a partial payment, the unapplied funds will then be added to your mortgage. Adverse credit reporting, late charges and property inspections may occur as a result of the delinquency.			

Past Payments Breakdown		
	Since Last Statement	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (for Taxes & Insurance)	\$0.00	\$0.00
Suspense (Unapplied Funds)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Total	\$0.00	\$0.00

**Delinquency Notice**

**You are late on your monthly payments.** Failure to bring the account current may result in additional fees or expenses, and in certain instances, you may risk foreclosure - the loss of your home. The amount needed to cure the delinquency is \$17,089.53. If you are unable to pay this amount, please call your account manager to explore your options.

As of May 10, 2018, you are 282 days delinquent on your mortgage loan.

- Payment Due: 12/01/2017 Unpaid balance of \$1,834.22
- Payment Due: 01/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 02/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 03/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 04/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 05/01/2018 Unpaid balance of \$1,834.22

Total: **\$17,089.53 - You must pay this amount to bring your loan current.**

**We may report information about your account to credit bureaus.** Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

If you are experiencing financial difficulty, see back for information about home ownership counseling.

The total amount due includes fees and other charges in the amount of \$249.47.

If a foreclosure sale date has been scheduled, you must reinstate your loan or make other payment arrangement prior to the foreclosure sale date to avoid foreclosure. Please call us at 1-800-495-7166 to obtain the amount necessary to reinstate your loan.

DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT

FAY SERVICING  
DOLORES CEPEDA

Account Number	Due Date	Regular Payment	Past Due	Other Amounts	Total Due
181065	06/01/2018	\$1,834.22	\$18,406.04	\$249.47	\$17,089.53



PO Box 88009  
Chicago, IL 60680-1009



Amount Due	
Due By 06/01/2018:	\$17,089.53
<i>If payment is received after 06/16/2018, \$74.41 late fee will be charged.</i>	
Additional Principal	\$
Additional Escrow	\$
Total Amount Enclosed	\$

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Important information To Help Us Serve You Better

<b>Payments by Phone</b> (800) 495-7166	<b>Payments Online</b> www.fayservicing.com
<b>Payments via Overnight or Express Mail</b> Fay Servicing Attn: Payment Processing 3000 Kellway Drive, Ste. 150 Carrollton, TX 75006 <small>Payments cannot be made in person at this location</small>	<b>Correspondence</b> Fay Servicing P.O. Box 809441 Chicago, IL 60680-9441
<b>Remember to include your name and account number on all payment remittances and written correspondence.</b>	

Payments by Phone

Fay Servicing's Pay-by-phone option makes it possible to make your loan payment by using your touchtone telephone. This service is available to you 24 hours a day, 7 days a week. Simply call the toll-free number 1-800-495-7166 to perform real-time, confidential mortgage payment transactions. And you can call as often as you like, there's no charge for the call or transaction.

Payments Online

Fay Servicing Online Mortgage Payment, free with your online account, can save you time and money with the click of a mouse. Pay your mortgage online and skip paper checks and stamps. Set up your payment in minutes. (Return each month to make your payments, or set up automated recurring payments for convenience.)

MoneyGram Express Payment

MoneyGram ExpressPayment ensures same-day delivery of your payment to Fay Servicing. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Fay Servicing loan number. The Fay Servicing Receive Code is 15055. All ExpressPayment transactions require cash. The agent will charge a fee for this service. Fay Servicing does not charge a fee for this service.

Activity Since Your Last Statement (04/11/2018 - 05/10/2018)			
Date	Description	Charges	Payments
12/29/17	INS.FEDEX	\$65.64	
04/30/18	PROPERTY PRESERVATIO	\$12.50	

HUD-approved housing counselors are available at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling 1-800-569-4287.

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Springfield, IL 62704

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5-775-07942-0044724-009-000-100-000-000

DOLORES CEPEDA  
177 DEXTER ST FL 1  
PROVIDENCE RI 02907-2404

If you have questions or concerns about your statement, please contact us at 1-800-495-7166 between the hours of 8 a.m. - 9 p.m. CT Monday through Thursday, 8:30 a.m. - 5 p.m. CT Friday, and 10 a.m. - 4 p.m. CT Saturday.  
[www.fayservicing.com](http://www.fayservicing.com)

Account Number	181065
Payment Due Date	07/01/2018
Amount Due	\$18,923.75
If payment is received after 07/16/2018, \$74.41 late fee will be charged.	

Property Address:  
177 DEXTER ST  
PROVIDENCE RI 02907

Account Information	Explanation of Amount Due
Outstanding Principal\$253,383.35	Principal\$288.77
Current Interest Rate5.75000%	Interest\$1,199.34
Escrow Balance(\$2,456.85)	Escrow (for Taxes and/or Insurance)\$346.11
	Regular Monthly Payment\$1,834.22
	Overdue Payments\$20,240.26
	Total Fees Charged\$249.47
	Suspense (Unapplied Funds)(\$3,400.20)
	Total Amount Due\$18,923.75
Partial Payments are not applied to your mortgage, but instead are held in a separate unapplied account. If you pay the balance of a partial payment, the unapplied funds will then be added to your mortgage. Adverse credit reporting, late charges and property inspections may occur as a result of the delinquency.	
	Past Payments Breakdown
	Since Last StatementPaid Year to Date
	Principal\$0.00\$0.00
	Interest\$0.00\$0.00
	Escrow (for Taxes & Insurance)\$0.00\$0.00
	Suspense (Unapplied Funds)\$0.00\$0.00
	Fees\$0.00\$0.00
	Total\$0.00\$0.00

Delinquency Notice

**You are late on your monthly payments.** Failure to bring the account current may result in additional fees or expenses, and in certain instances, you may risk foreclosure - the loss of your home. The amount needed to cure the delinquency is \$18,923.75. If you are unable to pay this amount, please call your account manager to explore your options.

As of June 11, 2018, you are 314 days delinquent on your mortgage loan.

- Payment Due: 01/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 02/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 03/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 04/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 05/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 06/01/2018 Unpaid balance of \$1,834.22

Total: **\$18,923.75** - You must pay this amount to bring your loan current.

**We may report information about your account to credit bureaus.** Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

If you are experiencing financial difficulty, see back for information about home ownership counseling.

The total amount due includes fees and other charges in the amount of \$249.47.

If a foreclosure sale date has been scheduled, you must reinstate your loan or make other payment arrangement prior to the foreclosure sale date to avoid foreclosure. Please call us at 1-800-495-7166 to obtain the amount necessary to reinstate your loan.

DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT

FAYSERVICING

DOLORES CEPEDA

Account Number	Due Date	Regular Payment	Past Due	Other Amounts	Total Due
181065	07/01/2018	\$1,834.22	\$20,240.26	\$249.47	\$18,923.75

FAYSERVICING

PO Box 88009  
Chicago, IL 60680-1009



Amount Due	
Due By 07/01/2018:	\$18,923.75
If payment is received after 07/16/2018, \$74.41 late fee will be charged.	
Additional Principal	\$
Additional Escrow	\$
Total Amount Enclosed	\$

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Important information To Help Us Serve You Better

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<b>Payments via Overnight or Express Mail</b> Fay Servicing Attn: Payment Processing 3000 Kellway Drive, Ste. 150 Carrollton, TX 75006 <small>Payments cannot be made in person at this location</small>	<b>Correspondence</b> Fay Servicing P.O. Box 809441 Chicago, IL 60680-9441
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Payments Online

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Activity Since Your Last Statement (05/11/2018 - 06/11/2018)			
Date	Description	Charges	Payments
12/29/17	INS.FEDEX	\$65.64	
05/29/18	PROPERTY PRESERVATIO	\$12.50	

HUD-approved housing counselors are available at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling 1-800-569-4287.

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5-775-08097-0043832-009-000-100-000-000

DOLORES CEPEDA  
177 DEXTER ST FL 1  
PROVIDENCE RI 02907-2404

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[www.fayservicing.com](http://www.fayservicing.com)

Account Number	181065
Payment Due Date	08/01/2018
Amount Due	\$20,757.97

If payment is received after 08/16/2018, \$74.41 late fee will be charged.

Property Address:  
177 DEXTER ST  
PROVIDENCE RI 02907

Account Information	Explanation of Amount Due
Outstanding Principal\$253,383.35	Principal\$290.16
Current Interest Rate5.75000%	Interest\$1,197.95
Escrow Balance(\$3,205.56)	Escrow (for Taxes and/or Insurance)\$346.11
	Regular Monthly Payment\$1,834.22
	Overdue Payments\$22,074.48
	Total Fees Charged\$249.47
	Suspense (Unapplied Funds)(\$3,400.20)
	Total Amount Due\$20,757.97
Partial Payments are not applied to your mortgage, but instead are held in a separate unapplied account. If you pay the balance of a partial payment, the unapplied funds will then be added to your mortgage. Adverse credit reporting, late charges and property inspections may occur as a result of the delinquency.	
	Past Payments Breakdown
	Since Last StatementPaid Year to Date
	Principal\$0.00\$0.00
	Interest\$0.00\$0.00
	Escrow (for Taxes & Insurance)\$0.00\$0.00
	Suspense (Unapplied Funds)\$0.00\$0.00
	Fees\$0.00\$0.00
	Total\$0.00\$0.00

Delinquency Notice

**You are late on your monthly payments.** Failure to bring the account current may result in additional fees or expenses, and in certain instances, you may risk foreclosure - the loss of your home. The amount needed to cure the delinquency is \$20,757.97. If you are unable to pay this amount, please call your account manager to explore your options.

As of July 10, 2018, you are 343 days delinquent on your mortgage loan.

- Payment Due: 02/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 03/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 04/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 05/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 06/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 07/01/2018 Unpaid balance of \$1,834.22

Total: **\$20,757.97 - You must pay this amount to bring your loan current.**

**We may report information about your account to credit bureaus.** Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

If you are experiencing financial difficulty, see back for information about home ownership counseling.

The total amount due includes fees and other charges in the amount of \$249.47.

If a foreclosure sale date has been scheduled, you must reinstate your loan or make other payment arrangement prior to the foreclosure sale date to avoid foreclosure. Please call us at 1-800-495-7166 to obtain the amount necessary to reinstate your loan.

DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT

FAYSERVICING

DOLORES CEPEDA

Account Number	Due Date	Regular Payment	Past Due	Other Amounts	Total Due
181065	08/01/2018	\$1,834.22	\$22,074.48	\$249.47	\$20,757.97

FAYSERVICING

PO Box 88009  
Chicago, IL 60680-1009



Amount Due	
Due By 08/01/2018:	\$20,757.97
If payment is received after 08/16/2018, \$74.41 late fee will be charged.	
Additional Principal	\$
Additional Escrow	\$
Total Amount Enclosed	\$

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Important information To Help Us Serve You Better

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Activity Since Your Last Statement (06/12/2018 - 07/10/2018)			
Date	Description	Charges	Payments
01/02/18	Waive Wire Fee	-\$65.64	
06/19/18	FORECL/BNKR EXPENSES	\$225.00	
06/19/18	FORECL/BNKR EXPENSES	\$25.00	
06/19/18	ATTORNEY ADVANCES	\$517.50	
06/28/18	TOWNSHIP TAX PAID		-\$748.71
07/05/18	PROPERTY PRESERVATIO	\$12.50	

HUD-approved housing counselors are available at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling 1-800-569-4287.

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901 S. 2nd Street, Suite 201  
Springfield, IL 62704

Fay Servicing is a debt collector, and information you provide to us will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay under the United States Bankruptcy Code, this is being provided for informational purposes only and does not constitute an attempt to collect a debt or impose personal liability. Our office hours are Monday-Thursday 8 a.m. - 9 p.m. Friday 8:30 a.m. - 5 p.m., and Saturday 10 a.m. - 4 p.m. CST. Call today: 1-800-495-7166. NMLS ID#88244. NC residents: Fay Servicing, LLC, NC Permit Number 112302, 440 S. LaSalle St., Suite 2000, Chicago, IL 60605-6011.



P.O. Box 619063  
Dallas, TX 75261-9063

Mortgage Statement  
Statement Date 08/11/2018

0-775-08284-0043040-009-000-100-000-000

DOLORES CEPEDA  
177 DEXTER ST FL 1  
PROVIDENCE RI 02907-2404

If you have questions or concerns about your statement, please contact us at 1-800-495-7166 between the hours of 8 a.m. - 9 p.m. CT Monday through Thursday, 8:30 a.m. - 5 p.m. CT Friday, and 10 a.m. - 4 p.m. CT Saturday.

www.fayservicing.com

Account Number 181065  
Payment Due Date 09/01/2018

The balance of your loan has been accelerated, but we will accept a lesser amount to reinstate the loan.  
Amount Due to Reinstate Loan as of 08/11/2018

Amount Due \$21,680.47

If payment is received after 09/16/2018, a late fee \$74.41 will be charged to the extent permitted by loan the documents and applicable State law.

Please note, after 08/11/2018, this amount may not be sufficient to bring your loan current as additional fees, charges or attorney fees/costs may have been incurred but not yet invoiced or processed as of 08/11/2018, or may have been incurred after 08/11/2018. Please contact us at 1-800-495-7166 to obtain the current amount due.

Property Address:

177 DEXTER ST  
PROVIDENCE RI 02907

Explanation of Amount Due

The balance of your loan has been accelerated. As of 08/11/2018, the Accelerated Amount Due is \$270,566.78. This amount will pay off the entire balance of your loan.

We will accept a lesser amount to reinstate the loan. As of 08/11/2018, the Amount Due to Reinstate Loan is \$21,680.47.

Overdue Payments	\$23,908.70
Total Fees Charged	\$249.47
Attorney Fees Due	\$922.50
Unapplied Funds	-\$3,400.20
Total Amount Due	\$21,680.47
Reinstate Loan as of	08/11/2018

Partial Payments are not applied to your mortgage, but instead are held in a separate unapplied account. If you pay the balance of a partial payment, the unapplied funds will then be added to your mortgage. Adverse credit reporting, late charges and property inspections may occur as a result of the delinquency.

Account Information

Outstanding Principal	\$253,383.35
Current Interest Rate	5.75000%
Escrow Balance	(\$3,205.56)

Past Payments Breakdown

	Since Last Statement	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (for Taxes & Insurance)	\$0.00	\$0.00
Suspense (Unapplied Funds)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Total	\$0.00	\$0.00

Delinquency Notice

You are late on your monthly payments. As a result, the balance of your loan has been accelerated (i.e., we have made the first notice or filing required by applicable law for any judicial or non-judicial foreclosure process). Failure to bring the account current may result in additional fees or expenses, and in certain instances, you may risk the loss of your home to a foreclosure sale.  
As of August 11, 2018, you are 375 days delinquent on your mortgage loan.

- Payment Due: 03/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 04/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 05/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 06/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 07/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 08/01/2018 Unpaid balance of \$1,834.22

Total: \$21,680.47 - You must pay this amount to bring your loan current.

If you are unable to pay this amount, please call your account manager to explore your options.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

If you are experiencing financial difficulty, see back for information about home ownership counseling.

The total amount due includes fees and other charges in the amount of \$249.47.

Please call us at 1-800-495-7166 to obtain the amount necessary to reinstate your loan.

DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT



DOLORES CEPEDA

PO Box 88009  
Chicago, IL 60680-1009

Account Number	Due Date	Amount Due to Reinstate Loan as of 08/11/2018	Accelerated Amount Due as of 08/11/2018
181065	09/01/2018	\$21,680.47	\$270,566.78

Amount Due to Reinstate Loan	
Payment Due Date	09/01/2018
Amount Due to Reinstate Loan as of 08/11/2018	\$21,680.47
Additional Principal	\$
Additional Escrow	\$
Total Amount Enclosed	\$

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Important information To Help Us Serve You Better

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<b>Payments via Overnight or Express Mail</b> Fay Servicing Attn: Payment Processing 3000 Kellway Drive, Ste. 150 Carrollton, TX 75006 <small>Payments cannot be made in person at this location</small>	<b>Correspondence</b> Fay Servicing P.O. Box 809441 Chicago, IL 60680-9441
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MoneyGram Express Payment

MoneyGram ExpressPayment ensures same-day delivery of your payment to Fay Servicing. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Fay Servicing loan number. The Fay Servicing Receive Code is 15055. All ExpressPayment transactions require cash. The agent will charge a fee for this service. Fay Servicing does not charge a fee for this service.

<b>Activity Since Your Last Statement (07/11/2018 - 08/11/2018)</b>
There were not any transactions for the statement period.

HUD-approved housing counselors are available at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling 1-800-569-4287.

**Complaints: As of July 1, 2017, Fay Servicing, LLC will no longer accept Requests for Information or Notices of Error by email. All Requests for Information and Notices of Error must be submitted to:**

Fay Servicing, LLC  
901 S. 2nd Street, Suite 201  
Springfield, IL 62704

Fay Servicing is a debt collector, and information you provide to us will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay under the United States Bankruptcy Code, this is being provided for informational purposes only and does not constitute an attempt to collect a debt or impose personal liability. Our office hours are Monday-Thursday 8 a.m. - 9 p.m. Friday 8:30 a.m. - 5 p.m., and Saturday 10 a.m. - 4 p.m. CST. Call today: 1-800-495-7166. NMLS ID#88244. NC residents: Fay Servicing, LLC, NC Permit Number 112302, 440 S. LaSalle St., Suite 2000, Chicago, IL 60605-6011.



P.O. Box 619063  
Dallas, TX 75261-9063

Mortgage Statement  
Statement Date 09/14/2018

5-775-08468-0003762-001-000-100-000-000

DOLORES CEPEDA  
177 DEXTER ST FL 1  
PROVIDENCE RI 02907-2404

If you have questions or concerns about your statement, please contact us at 1-800-495-7166 between the hours of 8 a.m. - 9 p.m. CT Monday through Thursday, 8:30 a.m. - 5 p.m. CT Friday, and 10 a.m. - 4 p.m. CT Saturday.

www.fayservicing.com

Account Number	181065
Payment Due Date	10/01/2018
The balance of your loan has been accelerated, but we will accept a lesser amount to reinstate the loan.	
Amount Due to Reinstate Loan as of	09/14/2018
Amount Due	\$23,954.14
If payment is received after 10/16/2018, a late fee \$74.41 will be charged to the extent permitted by loan the documents and applicable State law.	

Please note, after 09/14/2018, this amount may not be sufficient to bring your loan current as additional fees, charges or attorney fees/costs may have been incurred but not yet invoiced or processed as of 09/14/2018, or may have been incurred after 09/14/2018. Please contact us at 1-800-495-7166 to obtain the current amount due.

Property Address:

177 DEXTER ST  
PROVIDENCE RI 02907

Account Information		
Outstanding Principal	\$253,383.35	
Current Interest Rate	5.75000%	
Escrow Balance	(\$3,205.56)	
Past Payments Breakdown		
	Since Last Statement	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (for Taxes & Insurance)	\$0.00	\$0.00
Suspense (Unapplied Funds)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Total	\$0.00	\$0.00

Explanation of Amount Due

The balance of your loan has been accelerated. As of 09/14/2018, the Accelerated Amount Due is \$272,363.39. This amount will pay off the entire balance of your loan.

We will accept a lesser amount to reinstate the loan. As of 09/14/2018, the Amount Due to Reinstate Loan is **\$23,954.14**.

Overdue Payments	\$25,742.92
Total Fees Charged	\$249.47
Attorney Fees Due	\$1,361.95
Unapplied Funds	-\$3,400.20
Total Amount Due	\$23,954.14
Reinstate Loan as of	09/14/2018

Partial Payments are not applied to your mortgage, but instead are held in a separate unapplied account. If you pay the balance of a partial payment, the unapplied funds will then be added to your mortgage. Adverse credit reporting, late charges and property inspections may occur as a result of the delinquency.

Delinquency Notice

You are late on your monthly payments. As a result, the balance of your loan has been accelerated (i.e., we have made the first notice or filing required by applicable law for any judicial or non-judicial foreclosure process). Failure to bring the account current may result in additional fees or expenses, and in certain instances, you may risk the loss of your home to a foreclosure sale.

As of September 14, 2018, you are 409 days delinquent on your mortgage loan.

- Payment Due: 04/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 05/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 06/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 07/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 08/01/2018 Unpaid balance of \$1,834.22
- Payment Due: 09/01/2018 Unpaid balance of \$1,834.22

Total: **\$23,954.14** - You must pay this amount to bring your loan current.

If you are unable to pay this amount, please call your account manager to explore your options.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

If you are experiencing financial difficulty, see back for information about home ownership counseling.

The total amount due includes fees and other charges in the amount of \$249.47.

Please call us at 1-800-495-7166 to obtain the amount necessary to reinstate your loan.

DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT



Account Number	Due Date	Amount Due to Reinstate Loan as of 09/14/2018	Accelerated Amount Due as of 09/14/2018
181065	10/01/2018	\$23,954.14	\$272,363.39

Amount Due to Reinstate Loan	
Payment Due Date	10/01/2018
Amount Due to Reinstate Loan as of 09/14/2018	\$23,954.14
Additional Principal	\$
Additional Escrow	\$
Total Amount Enclosed	\$



PO Box 88009  
Chicago, IL 60680-1009



000018106540244264130257429251

Important Information To Help Us Serve You Better

<b>Payments by Phone</b> (800) 495-7166	<b>Payments Online</b> www.fayservicing.com
<b>Payments via Overnight or Express Mail</b> Fay Servicing Attn: Payment Processing 3000 Kellway Drive, Ste. 150 Carrollton, TX 75006 <small>Payments cannot be made in person at this location</small>	<b>Correspondence</b> Fay Servicing P.O. Box 809441 Chicago, IL 60680-9441
<i>Remember to include your name and account number on all payment remittances and written correspondence.</i>	

Payments by Phone

Fay Servicing's Pay-by-phone option makes it possible to make your loan payment by using your touchtone telephone. This service is available to you 24 hours a day, 7 days a week. Simply call the toll-free number 1-800-495-7166 to perform real-time, confidential mortgage payment transactions. And you can call as often as you like, there's no charge for the call or transaction.

Payments Online

Fay Servicing Online Mortgage Payment, free with your online account, can save you time and money with the click of a mouse. Pay your mortgage online and skip paper checks and stamps. Set up your payment in minutes. (Return each month to make your payments, or set up automated recurring payments for convenience.)

MoneyGram Express Payment

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Activity Since Your Last Statement (08/14/2018 - 09/14/2018)			
Date	Description	Charges	Payments
08/14/18	PROPERTY PRESERVATIO	\$12.50	
08/15/18	FORECL/BNKR EXPENSES	\$53.95	
08/15/18	FORECL/BNKR EXPENSES	\$25.00	
08/15/18	FORECL/BNKR EXPENSES	\$300.00	
08/15/18	FORECL/BNKR EXPENSES	\$48.00	

HUD-approved housing counselors are available at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling 1-800-569-4287.

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Fay Servicing, LLC  
901 S. 2nd Street, Suite 201  
Springfield, IL 62704

Fay Servicing is a debt collector, and information you provide to us will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay under the United States Bankruptcy Code, this is being provided for informational purposes only and does not constitute an attempt to collect a debt or impose personal liability. Our office hours are Monday-Thursday 8 a.m. - 9 p.m. Friday 8:30 a.m. - 5 p.m., and Saturday 10 a.m. - 4 p.m. CST. Call today: 1-800-495-7166. NMLS ID#88244. NC residents: Fay Servicing, LLC, NC Permit Number 112302, 440 S. LaSalle St., Suite 2000, Chicago, IL 60605-6011.





P.O. Box 619063  
Dallas, TX 75261-9063

Mortgage Statement  
Statement Date 10/10/2018

4-775-08605-0041371-009-000-100-000-000

DOLORES CEPEDA  
177 DEXTER ST FL 1  
PROVIDENCE RI 02907-2404

If you have questions or concerns about your statement, please contact us at 1-800-495-7166 between the hours of 8 a.m. - 9 p.m. CT Monday through Thursday, 8:30 a.m. - 5 p.m. CT Friday, and 10 a.m. - 4 p.m. CT Saturday.

www.fayservicing.com

Account Number	181065
Payment Due Date	11/01/2018
The balance of your loan has been accelerated, but we will accept a lesser amount to reinstate the loan.	
Amount Due to Reinstate Loan as of	10/10/2018
Amount Due	\$25,800.86
If payment is received after 11/16/2018, a late fee \$74.41 will be charged to the extent permitted by loan the documents and applicable State law.	

Please note, after 10/10/2018, this amount may not be sufficient to bring your loan current as additional fees, charges or attorney fees/costs may have been incurred but not yet invoiced or processed as of 10/10/2018, or may have been incurred after 10/10/2018. Please contact us at 1-800-495-7166 to obtain the current amount due.

Property Address:

177 DEXTER ST  
PROVIDENCE RI 02907

Account Information		
Outstanding Principal	\$253,383.35	
Current Interest Rate	5.75000%	
Escrow Balance	(\$3,954.27)	
Past Payments Breakdown		
	Since Last Statement	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (for Taxes & Insurance)	\$0.00	\$0.00
Suspense (Unapplied Funds)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Total	\$0.00	\$0.00

Explanation of Amount Due	
The balance of your loan has been accelerated. As of 10/10/2018, the Accelerated Amount Due is \$274,162.43. This amount will pay off the entire balance of your loan.	
We will accept a lesser amount to reinstate the loan. As of 10/10/2018, the Amount Due to Reinstate Loan is \$25,800.86.	
Overdue Payments	\$27,577.14
Total Fees Charged	\$249.47
Attorney Fees Due	\$1,374.45
Unapplied Funds	-\$3,400.20
Total Amount Due	\$25,800.86
Reinstate Loan as of	10/10/2018

Partial Payments are not applied to your mortgage, but instead are held in a separate unapplied account. If you pay the balance of a partial payment, the unapplied funds will then be added to your mortgage. Adverse credit reporting, late charges and property inspections may occur as a result of the delinquency.

Delinquency Notice	
You are late on your monthly payments. As a result, the balance of your loan has been accelerated (i.e., we have made the first notice or filing required by applicable law for any judicial or non-judicial foreclosure process). Failure to bring the account current may result in additional fees or expenses, and in certain instances, you may risk the loss of your home to a foreclosure sale. As of October 10, 2018, you are 435 days delinquent on your mortgage loan.	
<ul style="list-style-type: none"><li>Payment Due: 05/01/2018 Unpaid balance of \$1,834.22</li><li>Payment Due: 06/01/2018 Unpaid balance of \$1,834.22</li><li>Payment Due: 07/01/2018 Unpaid balance of \$1,834.22</li><li>Payment Due: 08/01/2018 Unpaid balance of \$1,834.22</li><li>Payment Due: 09/01/2018 Unpaid balance of \$1,834.22</li><li>Payment Due: 10/01/2018 Unpaid balance of \$1,834.22</li></ul>	
Total: \$25,800.86 - You must pay this amount to bring your loan current.	
If you are unable to pay this amount, please call your account manager to explore your options.	
We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.	
If you are experiencing financial difficulty, see back for information about home ownership counseling.	
The total amount due includes fees and other charges in the amount of \$249.47.	
Please call us at 1-800-495-7166 to obtain the amount necessary to reinstate your loan.	

DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT



PO Box 88009  
Chicago, IL 60680-1009

Account Number	Due Date	Amount Due to Reinstate Loan as of 10/10/2018	Accelerated Amount Due as of 10/10/2018
181065	11/01/2018	\$25,800.86	\$274,162.43

Amount Due to Reinstate Loan	
Payment Due Date	11/01/2018
Amount Due to Reinstate Loan as of 10/10/2018	\$25,800.86
Additional Principal	\$
Additional Escrow	\$
Total Amount Enclosed	\$

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Important Information To Help Us Serve You Better

<b>Payments by Phone</b> (800) 495-7166	<b>Payments Online</b> www.fayservicing.com
<b>Payments via Overnight or Express Mail</b> Fay Servicing Attn: Payment Processing 3000 Kellway Drive, Ste. 150 Carrollton, TX 75006 <small>Payments cannot be made in person at this location</small>	<b>Correspondence</b> Fay Servicing P.O. Box 809441 Chicago, IL 60680-9441
<i>Remember to include your name and account number on all payment remittances and written correspondence.</i>	

Payments by Phone

Fay Servicing's Pay-by-phone option makes it possible to make your loan payment by using your touchtone telephone. This service is available to you 24 hours a day, 7 days a week. Simply call the toll-free number 1-800-495-7166 to perform real-time, confidential mortgage payment transactions. And you can call as often as you like, there's no charge for the call or transaction.

Payments Online

Fay Servicing Online Mortgage Payment, free with your online account, can save you time and money with the click of a mouse. Pay your mortgage online and skip paper checks and stamps. Set up your payment in minutes. (Return each month to make your payments, or set up automated recurring payments for convenience.)

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Activity Since Your Last Statement (09/15/2018 - 10/10/2018)			
Date	Description	Charges	Payments
09/18/18	PROPERTY PRESERVATIO	\$12.50	
10/01/18	TOWNSHIP TAX PAID		-\$748.71

HUD-approved housing counselors are available at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling 1-800-569-4287.

Complaints: As of July 1, 2017, Fay Servicing, LLC will no longer accept Requests for Information or Notices of Error by email. All Requests for Information and Notices of Error must be submitted to:

Fay Servicing, LLC  
901 S. 2nd Street, Suite 201  
Springfield, IL 62704

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P.O. Box 619063  
Dallas, TX 75261-9063

Mortgage Statement  
Statement Date 11/10/2018

3-775-08807-0040812-009-000-100-000-000

DOLORES CEPEDA  
177 DEXTER ST FL 1  
PROVIDENCE RI 02907-2404

If you have questions or concerns about your statement, please contact us at 1-800-495-7166 between the hours of 8 a.m. - 9 p.m. CT Monday through Thursday, 8:30 a.m. - 5 p.m. CT Friday, and 10 a.m. - 4 p.m. CT Saturday.

www.fayservicing.com

Account Number 181065  
Payment Due Date 12/01/2018

The balance of your loan has been accelerated, but we will accept a lesser amount to reinstate the loan.  
Amount Due to Reinstate Loan as of 11/10/2018

Amount Due \$27,714.36

If payment is received after 12/16/2018, a late fee \$74.41 will be charged to the extent permitted by loan the documents and applicable State law.

Please note, after 11/10/2018, this amount may not be sufficient to bring your loan current as additional fees, charges or attorney fees/costs may have been incurred but not yet invoiced or processed as of 11/10/2018, or may have been incurred after 11/10/2018. Please contact us at 1-800-495-7166 to obtain the current amount due.

Property Address:

177 DEXTER ST  
PROVIDENCE RI 02907

Explanation of Amount Due

The balance of your loan has been accelerated. As of 11/10/2018, the Accelerated Amount Due is \$275,412.34. This amount will pay off the entire balance of your loan.

We will accept a lesser amount to reinstate the loan. As of 11/10/2018, the Amount Due to Reinstate Loan is \$27,714.36.

Overdue Payments	\$29,411.36
Total Fees Charged	\$249.47
Attorney Fees Due	\$1,453.73
Unapplied Funds	-\$3,400.20
Total Amount Due	\$27,714.36
Reinstate Loan as of	11/10/2018

Partial Payments are not applied to your mortgage, but instead are held in a separate unapplied account. If you pay the balance of a partial payment, the unapplied funds will then be added to your mortgage. Adverse credit reporting, late charges and property inspections may occur as a result of the delinquency.

Account Information		
Outstanding Principal	\$253,383.35	
Current Interest Rate	5.75000%	
Escrow Balance	(\$3,954.27)	
Past Payments Breakdown		
	Since Last Statement	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (for Taxes & Insurance)	\$0.00	\$0.00
Suspense (Unapplied Funds)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Total	\$0.00	\$0.00

Delinquency Notice	
You are late on your monthly payments. As a result, the balance of your loan has been accelerated (i.e., we have made the first notice or filing required by applicable law for any judicial or non-judicial foreclosure process). Failure to bring the account current may result in additional fees or expenses, and in certain instances, you may risk the loss of your home to a foreclosure sale. As of November 10, 2018, you are 466 days delinquent on your mortgage loan.	
<ul style="list-style-type: none"><li>Payment Due: 06/01/2018 Unpaid balance of \$1,834.22</li><li>Payment Due: 07/01/2018 Unpaid balance of \$1,834.22</li><li>Payment Due: 08/01/2018 Unpaid balance of \$1,834.22</li><li>Payment Due: 09/01/2018 Unpaid balance of \$1,834.22</li><li>Payment Due: 10/01/2018 Unpaid balance of \$1,834.22</li><li>Payment Due: 11/01/2018 Unpaid balance of \$1,834.22</li></ul>	
Total: \$27,714.36 - You must pay this amount to bring your loan current.	
If you are unable to pay this amount, please call your account manager to explore your options.	
We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.	
If you are experiencing financial difficulty, see back for information about home ownership counseling.	
The total amount due includes fees and other charges in the amount of \$249.47.	
Please call us at 1-800-495-7166 to obtain the amount necessary to reinstate your loan.	

DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT



PO Box 88009  
Chicago, IL 60680-1009

Account Number	Due Date	Amount Due to Reinstate Loan as of 11/10/2018	Accelerated Amount Due as of 11/10/2018
181065	12/01/2018	\$27,714.36	\$275,412.34

Amount Due to Reinstate Loan	
Payment Due Date	12/01/2018
Amount Due to Reinstate Loan as of 11/10/2018	\$27,714.36
Additional Principal	\$
Additional Escrow	\$
Total Amount Enclosed	\$

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Important information To Help Us Serve You Better

<b>Payments by Phone</b> (800) 495-7166	<b>Payments Online</b> www.fayservicing.com
<b>Payments via Overnight or Express Mail</b> Fay Servicing Attn: Payment Processing 3000 Kellway Drive, Ste. 150 Carrollton, TX 75006 <small>Payments cannot be made in person at this location</small>	<b>Correspondence</b> Fay Servicing P.O. Box 809441 Chicago, IL 60680-9441
<i>Remember to include your name and account number on all payment remittances and written correspondence.</i>	

Payments by Phone

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Activity Since Your Last Statement (10/11/2018 - 11/10/2018)			
Date	Description	Charges	Payments
10/29/18	PROPERTY PRESERVATIO	\$12.50	
11/10/18	FORECL/BNKR EXPENSES	\$55.00	
11/10/18	FORECL/BNKR EXPENSES	\$11.78	

HUD-approved housing counselors are available at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling 1-800-569-4287.

Complaints: As of July 1, 2017, Fay Servicing, LLC will no longer accept Requests for Information or Notices of Error by email. All Requests for Information and Notices of Error must be submitted to:

Fay Servicing, LLC  
901 S. 2nd Street, Suite 201  
Springfield, IL 62704

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P.O. Box 619063  
Dallas, TX 75261-9063

Mortgage Statement  
Statement Date 12/10/2018

7-775-08983-0038329-008-000-100-000-000

DOLORES CEPEDA  
177 DEXTER ST FL 1  
PROVIDENCE RI 02907-2404

If you have questions or concerns about your statement, please contact us at 1-800-495-7166 between the hours of 8 a.m. - 9 p.m. CT Monday through Thursday, 8:30 a.m. - 5 p.m. CT Friday, and 10 a.m. - 4 p.m. CT Saturday.

www.fayservicing.com

Account Number	181065
Payment Due Date	01/01/2019
The balance of your loan has been accelerated, but we will accept a lesser amount to reinstate the loan.	
Amount Due to Reinstate Loan as of	12/10/2018
Amount Due	\$29,611.46
If payment is received after 01/16/2019, a late fee \$74.41 will be charged to the extent permitted by loan the documents and applicable State law.	

Please note, after 12/10/2018, this amount may not be sufficient to bring your loan current as additional fees, charges or attorney fees/costs may have been incurred but not yet invoiced or processed as of 12/10/2018, or may have been incurred after 12/10/2018. Please contact us at 1-800-495-7166 to obtain the current amount due.

Property Address:

177 DEXTER ST  
PROVIDENCE RI 02907

Account Information		
Outstanding Principal	\$253,383.35	
Current Interest Rate	5.75000%	
Escrow Balance	(\$5,161.27)	
We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.		
Past Payments Breakdown		
	Since Last Statement	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (for Taxes & Insurance)	\$0.00	\$0.00
Suspense (Unapplied Funds)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Total	\$0.00	\$0.00

Explanation of Amount Due	
The balance of your loan has been accelerated. As of 12/10/2018, the Accelerated Amount Due is \$277,940.25. This amount will pay off the entire balance of your loan.	
We will accept a lesser amount to reinstate the loan. As of 12/10/2018, the Amount Due to Reinstate Loan is \$29,611.46.	
Overdue Payments	\$31,251.82
Total Fees Charged	\$249.47
Attorney Fees Due	\$1,510.37
Unapplied Funds	-\$3,400.20
Total Amount Due	\$29,611.46
Reinstate Loan as of	12/10/2018

Partial Payments are not applied to your mortgage, but instead are held in a separate unapplied account. If you pay the balance of a partial payment, the unapplied funds will then be added to your mortgage. Adverse credit reporting, late charges and property inspections may occur as a result of the delinquency.

Delinquency Notice	
You are late on your monthly payments. As a result, the balance of your loan has been accelerated (i.e., we have made the first notice or filing required by applicable law for any judicial or non-judicial foreclosure process). Failure to bring the account current may result in additional fees or expenses, and in certain instances, you may risk the loss of your home to a foreclosure sale.	
As of December 10, 2018, you are 496 days delinquent on your mortgage loan.	
<ul style="list-style-type: none"><li>Payment Due: 07/01/2018 Unpaid balance of \$1,834.22</li><li>Payment Due: 08/01/2018 Unpaid balance of \$1,834.22</li><li>Payment Due: 09/01/2018 Unpaid balance of \$1,834.22</li><li>Payment Due: 10/01/2018 Unpaid balance of \$1,834.22</li><li>Payment Due: 11/01/2018 Unpaid balance of \$1,834.22</li><li>Payment Due: 12/01/2018 Unpaid balance of \$1,840.46</li></ul>	
Total: \$29,611.46 - You must pay this amount to bring your loan current.	
If you are unable to pay this amount, please call your account manager to explore your options.	
We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.	
If you are experiencing financial difficulty, see back for information about home ownership counseling.	
The total amount due includes fees and other charges in the amount of \$249.47.	
Please call us at 1-800-495-7166 to obtain the amount necessary to reinstate your loan.	

DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT



DOLORES CEPEDA

PO Box 88009  
Chicago, IL 60680-1009

Account Number	Due Date	Amount Due to Reinstate Loan as of 12/10/2018	Accelerated Amount Due as of 12/10/2018
181065	01/01/2019	\$29,611.46	\$277,940.25

Amount Due to Reinstate Loan	
Payment Due Date	01/01/2019
Amount Due to Reinstate Loan as of 12/10/2018	\$29,611.46
Additional Principal	\$
Additional Escrow	\$
Total Amount Enclosed	\$

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Important information To Help Us Serve You Better

<b>Payments by Phone</b> (800) 495-7166	<b>Payments Online</b> www.fayservicing.com
<b>Payments via Overnight or Express Mail</b> Fay Servicing Attn: Payment Processing 3000 Kellway Drive, Ste. 150 Carrollton, TX 75006 <small>Payments cannot be made in person at this location</small>	<b>Correspondence</b> Fay Servicing P.O. Box 809441 Chicago, IL 60680-9441
<i>Remember to include your name and account number on all payment remittances and written correspondence.</i>	

Payments by Phone

Fay Servicing's Pay-by-phone option makes it possible to make your loan payment by using your touchtone telephone. This service is available to you 24 hours a day, 7 days a week. Simply call the toll-free number 1-800-495-7166 to perform real-time, confidential mortgage payment transactions. And you can call as often as you like, there's no charge for the call or transaction.

Payments Online

Fay Servicing Online Mortgage Payment, free with your online account, can save you time and money with the click of a mouse. Pay your mortgage online and skip paper checks and stamps. Set up your payment in minutes. (Return each month to make your payments, or set up automated recurring payments for convenience.)

MoneyGram Express Payment

MoneyGram ExpressPayment ensures same-day delivery of your payment to Fay Servicing. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Fay Servicing loan number. The Fay Servicing Receive Code is 15055. All ExpressPayment transactions require cash. The agent will charge a fee for this service. Fay Servicing does not charge a fee for this service.

Activity Since Your Last Statement (11/11/2018 - 12/10/2018)			
Date	Description	Charges	Payments
11/30/18	PROPERTY PRESERVATIO	\$14.25	
12/04/18	FORECL/BNKR EXPENSES	\$30.39	
12/04/18	FORECL/BNKR EXPENSES	\$12.00	
12/05/18	HAZARD INS PAID		-\$1,207.00

HUD-approved housing counselors are available at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling 1-800-569-4287.

Complaints: As of July 1, 2017, Fay Servicing, LLC will no longer accept Requests for Information or Notices of Error by email. All Requests for Information and Notices of Error must be submitted to:

Fay Servicing, LLC  
901 S. 2nd Street, Suite 201  
Springfield, IL 62704

Fay Servicing is a debt collector, and information you provide to us will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay under the United States Bankruptcy Code, this is being provided for informational purposes only and does not constitute an attempt to collect a debt or impose personal liability. Our office hours are Monday-Thursday 8 a.m. - 9 p.m. Friday 8:30 a.m. - 5 p.m., and Saturday 10 a.m. - 4 p.m. CST. Call today: 1-800-495-7166. NMLS ID#88244. NC residents: Fay Servicing, LLC, NC Permit Number 112302, 440 S. LaSalle St., Suite 2000, Chicago, IL 60605-6011.